

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILLIAMSPORT DIVISION**

In re: JANELLE KATHLEEN DIPARLO	§	Case No. 4:22-bk-00210
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/03/2022.
- 2) The plan was confirmed on 04/21/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/31/2024, 11/27/2024.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/28/2024, 09/19/2024, 03/12/2025.
- 5) The case was dismissed on 04/03/2025.
- 6) Number of months from filing or conversion to last payment: 31.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,725.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 24,749.34	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 24,749.34</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,615.32	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,115.32</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ERIK MARK HELBING	Lgl	0.00	NA	NA	3,500.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	802.17	802.17	0.00	0.00
UPMC PHYSICIANS SERVICES	Uns	0.00	486.53	486.53	0.00	0.00
UPMC HEALTH SERVICES	Uns	0.00	1,502.54	1,502.54	0.00	0.00
MIDFIRST BANK	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Sec	0.00	581.74	0.00	0.00	0.00
QUANTUM3 GROUP LLC	Uns	0.00	1,372.30	790.56	0.00	0.00
PORTFOLIO RECOVERY	Uns	549.00	548.59	548.59	0.00	0.00
PORTFOLIO RECOVERY	Uns	540.00	540.26	540.26	0.00	0.00
PORTFOLIO RECOVERY	Uns	757.00	757.05	757.05	0.00	0.00
FIRST FEDERAL CREDIT CONTROL,	Uns	0.00	762.50	762.50	0.00	0.00
AMERICAN INFOSOURCE	Uns	0.00	94.47	94.47	0.00	0.00
AMERICAN INFOSOURCE	Uns	0.00	208.81	208.81	0.00	0.00
AMERICAN INFOSOURCE	Uns	0.00	263.24	263.24	0.00	0.00
GEISINGER	Uns	0.00	215.84	215.84	0.00	0.00
MIDFIRST BANK	Sec	137,549.17	165,915.63	19,634.02	19,634.02	0.00
PALCO FEDERAL CREDIT UNION	Sec	2,414.81	NA	NA	0.00	0.00
C SYSTEM COLLECTIONS (2)	Uns	752.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEPT OF EDUCATION/NAVIENT	Uns	550.00	NA	NA	0.00	0.00
GAP	Uns	463.00	NA	NA	0.00	0.00
KOHL'S DEPARTMENT STORE	Uns	550.00	NA	NA	0.00	0.00
MIDLAND FUNDING (2)	Uns	3,186.00	NA	NA	0.00	0.00
MIDWEST RECOVERY SYSTEMS	Uns	1,329.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Uns	128.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 19,634.02	\$ 19,634.02	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 19,634.02	\$ 19,634.02	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 6,972.56	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,115.32	
Disbursements to Creditors	\$ 19,634.02	
<b>TOTAL DISBURSEMENTS:</b>		\$ 24,749.34

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/09/2025

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)